

Fill in this information to identify your case:			
Debtor 1	Patrick J. Kennedy, Sr.		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF OHIO			
Case number: (If known)	25-50109		

☒ Check if this is an amended plan, and list below the sections of the plan that have been changed.

3.1, 3.2

Official Form 113

Chapter 13 Plan

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. *Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$848.72 per **Month** for **3** months
\$1150.32 per **Month** for **57** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☒ Debtor(s) will make payments pursuant to a payroll deduction order.
☐ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

Debtor Patrick J. Kennedy, Sr. Case number 25-50109

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☒ Debtor(s) will treat income refunds as follows:
Per Confirmation Order

2.4 Additional payments.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is **\$68,114.40**.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- ☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed either by the trustee or directly by the debtor(s), as specified below. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, with interest, if any, at the rate stated. Unless otherwise ordered by the court, the amounts listed on a proof of claim filed before the filing deadline under Bankruptcy Rule 3002(c) control over any contrary amounts listed below as to the current installment payment and arrearage. In the absence of a contrary timely filed proof of claim, the amounts stated below are controlling. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. The final column includes only payments disbursed by the trustee rather than by the debtor(s).

Name of Creditor	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Interest rate on arrearage (if applicable)	Monthly payment on arrearage	Estimated total payments by trustee
Midland Mortgage Co	1204 Hilltop Dr. Akron, OH 44310 Summit County	\$688.00	Prepetition: \$0.00	0.00%	\$0.00	\$0.00
		Disbursed by: <input type="checkbox"/> Trustee <input checked="" type="checkbox"/> Debtor(s)				
Adair Asset Management LLC	931 Hardesty Blvd. Akron, OH 44320 Summit County	\$250.00	Prepetition: \$1,491.12	0.00%	\$49.70	\$12,515.93
		Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)				
Ohio Department of Taxation	931 Hardesty Blvd. Akron, OH 44320 Summit County	\$0.00	Prepetition: \$1,103.13	8.00%	\$22.37	\$1,342.00
		Disbursed by: <input checked="" type="checkbox"/> Trustee <input type="checkbox"/> Debtor(s)				

Insert additional claims as needed.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.
The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.



The debtor(s) request that the court determine the value of the secured claims listed below. For each non-governmental secured claim listed below, the debtor(s) state that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless otherwise ordered by the court, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of creditor	Estimated amount of creditor's total claim	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor	Estimated total of monthly payments
Performance Finance	\$21,395.89	2020 Indian Challenger 63,500 miles Debtor's possession (Sheriff keep contacting clt to pick up) VIN: 56KLCBRR4L3390194 Location: 1204 Hilltop Dr., Akron OH 44310	\$15,720.00	\$0.00	\$15,720.00	9.50%	\$330.15	\$19,808.93
Gm Financial	\$9,141.00	2015 Cadi Escalade 145,000 miles Debtor's possession VIN: 1GYS4JKJ4FR226386	\$10,000.00	\$0.00	\$9,141.00	9.50%	\$366.89	\$11,006.56

Insert additional claims as needed.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.



None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$6,811.32.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$3,000.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☐ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ The debtor(s) estimate the total amount of other priority claims to be \$0.00

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

☐ The sum of \$ _____.

☐ _____% of the total amount of these claims, an estimated payment of \$ _____.

☒ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 48,345.55. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. *Check one.*

☒ **None.** *If "None" is checked, the rest of § 6.1 need not be completed or reproduced.*

Part 7: Vesting of Property of the Estate

7.1 Property of the estate will vest in the debtor(s) upon

Check the applicable box:

- ☒ plan confirmation.
☐ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

☒ **None.** *If "None" is checked, the rest of Part 8 need not be completed or reproduced.*

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

X /s/ Patrick J. Kennedy, Sr.
Patrick J. Kennedy, Sr.
Signature of Debtor 1

X _____
Signature of Debtor 2

Executed on May 14, 2025

Executed on _____

X /s/ Jessica Goldberger
Jessica Goldberger 0081284
Signature of Attorney for Debtor(s)

Date May 14, 2025

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i>	<u>\$13,857.93</u>
b. Modified secured claims <i>(Part 3, Section 3.2 total)</i>	<u>\$30,815.49</u>
c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i>	<u>\$0.00</u>
d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i>	<u>\$0.00</u>
e. Fees and priority claims <i>(Part 4 total)</i>	<u>\$9,811.32</u>
f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i>	<u>\$13,010.71</u>
g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i>	<u>\$0.00</u>
h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i>	<u>\$0.00</u>
i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i>	<u>\$0.00</u>
j. Nonstandard payments <i>(Part 8, total)</i>	<u>\$0.00</u>
	+
Total of lines a through j	<div>\$67,495.45</div>

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO**

IN RE: Patrick Kennedy : CHAPTER 13 PROCEEDING
:
:
Debtor : CASE NO. 25-50109
:
: JUDGE Koschik
:

**NOTICE OF HEARING ON CONFIRMATION
OF PLAN AND FIXING LAST DATE TO FILE OBJECTIONS**

The Debtor has filed a Second Amended Plan with the Court and hereby gives notice that:

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case (if you do not have an attorney, you may wish to consult one).

If you do not want the Court to grant the relief requested, or if you want the court to consider your views on the motion, then on or before June 4, 2025, you or your attorney must do the following:

File with the Court a written response or objection explaining your position at:

John F. Seiberling Federal Building & U.S. Courthouse
455 U.S. Courthouse
2 South Main Street
Akron, Ohio 44308

If you mail your request and response to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

You must also send a copy to:

Jessica Goldberger
3200 W. Market St. #106
Akron, OH 44333

If you or your attorney do not take these steps, the court may decide that you do not oppose the Second Amended Plan.

Submitted by,
/s/ Jessica Goldberger

Jessica Goldberger (0081284)
Attorney for Debtor
Amourgis & Associates
3200 W. Market St. #106
Akron, OH 44333
330-400-5017 phone/fax
Bk_Department@amourgis.com

CERTIFICATE OF SERVICE

I certify that on May 14, 2025, a true and correct copy of the Second Amended Plan was served:

Via the Courts Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

- Keith Rucinski efilings@ch13akron.com
- United States Trustee (Registered address)@usdoj.gov

I hereby certify that the Amended Chapter 13 Plan filed on May 14, 2025 was sent by *certified mail/First class mail* on the same day to the following address(es):

First Class Mail to:

AMERICREDIT FINANCIAL SERVICES, INC DBA GM FINANCIAL
C/O CORPORATION SERVICE COMPANY
1160 DUBLIN ROAD, SUITE 400
COLUMBUS OH 43215

Performance Finance
c/o General Counsel
10509 Professional Circle, Suite 100
Reno, NV 89521

Ohio Attorney General OBO Ohio Department of Taxation
30 E. Broad Street
Columbus, OH 43215

Certified Mail to:

Evergreen Bank Group
Parent Company of Performance Finance
c/o Darin Campbell, CEO
1515 West 22nd Street, Suite 100W
Oak Brook, IL 60523

And mailed by regular U.S. Mail on the date listed above to the following:

Debtor and Creditors:
All Creditors attached below.

/s/ Jessica Goldberger
Jessica Goldberger (0081284)
Attorney for Debtor

Label Matrix for local noticing 0647-5 Case 25-50109-amk Northern District of Ohio Akron Wed May 14 15:37:33 EDT 2025	(p)ADAIR ASSET MANAGEMENT LLC ATTN RACHEL FRAZIER LEGAL COORDINATOR 405 N 115TH STREET STE 100 OMAHA NE 68154-2507	AmeriCredit Financial Services, Inc. dba GM PO Box 183853 Arlington, TX 76096-3853
Midfirst Bank Robertson, Anschutz, Schneid, Crane & Pa 13010 Morris Rd., Suite 450 Alpharetta, GA 30004-2001	Ohio Department of Taxation Attn: Bankruptcy Division PO Box 530 Columbus, OH 43216-0530	455 John F. Seiberling Federal Building US Courthouse 2 South Main Street Akron, OH 44308-1848
Akron General Medical Center Attn: Bankruptcy Dept. 400 Wabash Ave Akron, OH 44307	Akron Municipal Court 172 South Broadway St. Akron, OH 44308-1709	(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN PO BOX 183853 ARLINGTON TX 76096-3853
Bradford L. Higdon Frost Brown Todd 301 E 4th St Cincinnati, OH 45202-4245	CSEA Summit County 175 S, Main St. Akron, OH 44308-1306	Crystal Clinic Orhopedic Center 3925 Embassy Pky Akron, OH 44333-1782
Crystal Clinic Orthopaedic Center PO BOX 72434 Cleveland OH 44192-0002	Gm Financial 801 Cherry Street, Ste. 3600 Fort Worth, TX 76102-6855	(p)JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-7999
MidFirst Bank 999 NW Grand Blvd Attention: Bankruptcy Department Oklahoma City, OK 73118-6051	Midfirst Bank Robertson, Anschutz, Schneid, & Crane PL 13010 Morris Rd., Suite 450 Alpharetta, GA 30004-2001	Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090-2037
Midland Credit Mgmt Attn: Bankruptcy Po Box 939069 San Diego, CA 92193-9069	Midland Mortgage Co Attn: Customer Service/Bankruptcy Po Box 26648 Oklahoma City, OK 73126-0648	Monique Thompson 1323 Henry Ave Canton, OH 44706-1727
Ohio CSPC PO Box 183203 Columbus, OH 43218-3203	Ohio Department of Taxation Bankruptcy Division P.O. Box 530 Columbus, Ohio 43216-0530	Ohio Department of Taxation Office of Attorney General 30 E. Broad Street Columbus, OH 43215-3400
Performance Finance 10509 Professional Circle Ste 100 Reno, NV 89521-4883	Performance Finance Attn: Bankruptcy 1515 West 22nd Street, Suite 100w Oak Brook, IL 60523-2007	(p)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067
Revenue Group 3711 Chester Ave Cleveland, OH 44114-4623	Synchrony Bank/Amazon Attn: Bankruptcy Po Box 965060 Orlando, FL 32896-5060	(p)US DEPARTMENT OF HOUSING AND URBAN DEVELOP 477 MICHIGAN AVE #1600 DETROT MI 48226-2564

Verizon	Jessica Goldberger	(p)OFFICE OF THE CHAPTER 13 TRUSTEE
by AIS InfoSource LP as agent	Amourgis & Associates	1 CASCADE PLAZA STE 2020
PO Box 4457	3200 West Market Street Suite 106	AKRON OH 44308-1160
Houston, TX 77210-4457	Akron, OH 44333-3324	

Patrick J. Kennedy Sr.
931 Hardesty Blvd
Akron, OH 44320-2719

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Adair Asset Management, LLC	(d)Adair Asset Management LLC	AmeriCredit Financial Services, Inc.
405 N. 115th Street #100	405 N. 115th Street #100	dba GM Financial
Omaha, NE 68154	Omaha, NE 68154	P O Box 183853
		Arlington, TX 76096

Jefferson Capital Systems LLC	Portfolio Recovery Associates, LLC	(d)Portfolio Recovery Associates, LLC
PO Box 7999	Attn: Bankruptcy	POB 12914
St. Cloud, MN 56302-9617	120 Corporate Boulevard	Norfolk VA 23541
	Norfolk, VA 23502	

U.S. Department of Housing and Urban Develop	Keith Rucinski
Ralph Metcalfe Federal Building	Chapter 13 Trustee
77 West Jackson Boulevard	One Cascade Plaza Suite 2020
Chicago, IL 60604	Akron, OH 44308

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)AmeriCredit Financial Services, Inc. dba G	End of Label Matrix
P O Box 183853	Mailable recipients 33
Arlington, TX 76096-3853	Bypassed recipients 1
	Total 34